



The Oriental Insurance Company Limited

MOTOR INSURANCE CERTIFICATE CUM POLICY SCHEDULE PRIVATE CAR PACKAGE POLICY - ZONE B

Road Side Assistance included in this policy - Toll free No.18003091209
*Conditions Apply

Policy No :	172300/31/2023/7464	Prev Policy No :	172300/31/2022/7658
Cover Note No :	-	Cover Note Dt :	
Insured's Code :	94194978	Issue Office Code :	172300
Insured's Name :	MR. PANKAJ MITTAL (GSTIN: 06ABCPM0480H1ZX)	Issue Office Name :	DO CHANNI (GSTIN: 24AAACT0627R2Z4)
Address :	VP - 12, RIVERA TOWN AND COUNTRY CLUB, VILLAGE - SAKARIYA, TA- WAGHODIA, BARODA - 391510	Address :	1st Floor, Divya Jyoti Complex, Ramakaka Road, Chhani
	HISSAR HARYANA 125001		VADODARA GUJARAT 390003
Tel /Fax /Email :	9727710135 / / 9727710135 / kvpl62016@gmail.com	Tel /Fax /Email :	0265-2771023 / 0265-2775553 / 172300@orientalinsurance.co.in
Lead/Breakin No :	/		

Agent/Broker Details

Dev.Off.Code : NA0000007579 DO-CHANNI,DIRECT
Agent/Broker :: BA0000122563 AJITKUMAR SINGH
Address : L 54 MARUTINANDAN SOCIETY,BAJWA ROAD,CHHANI,BARODA,GUJARAT,391740
Tel /Fax /Email : //9429137052//NA



Period of Insurance : FROM 00:00 ON 29/03/2023 TO MIDNIGHT OF 28/03/2024
Collection No & Dt : CC 9930015054 - 24/03/2023 **GST INVOICE NO** :2421608066 **UIN** :0
Gross Premium : 32,072 **GST** : 5,773 **Stamp Duty** : .5 **Total** : 37,845
Geographical Area : INDIA **Area Extension** :

Particulars of Insured Vehicle:

Registration Mark & Place	Engine No. & Chassis No.	Make - Model	Type Of Body Type Of Fuel	Cubic Capacity	Year Of Manf. (including Driver)	Seating Capacity
GJ 06 MD 7570 Baroda	2GDA300293 MBJGB8EM0020617 98-0319	TOYOTA-TOYOTA INNOVA CRYSTA 2.4 VX MT	OTHERS DIESEL	2694	2019	6 + 1

Limitations as to use:

- 1 The Policy covers use of the vehicle for any purpose other than a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Use in connection with Motor Trade

Driver: Any person including the insured, Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limit of Liability: Under Section II-I(1) in respect of any one accident: as per Motor Vehicles Act, 1988.

Under Section II-I(ii) in respect of any one claim or series of claims arising out of one event is Rs. 750000

P.A. Cover under Section III for Registered Owner Cum Driver (CSI) : Rs. 1500000

*This insurance excludes all pre-existing damages

Insured's Declared Value

For the Vehicle	For Trailers	Non Electrical Accessories	Electrical Accessories	Value of CNG LPG Kit	Total Value
10,45,000	0			0	10,45,000

Place : VADODARA

Date : 24/03/2023



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 172300/31/2023/7464

Nominee Details :

Nominee Name	Age	Relationship
KIRTI MITTAL	44	Spouse

SCHEDULE OF PREMIUM

A. OWN DAMAGE		B. LIABILITY	
BASIC OD COVER	34,934.00	BASIC TP COVER	7,897.00
MOTOR OD BASIC - NEW	34,934.00	BASIC TP TOTAL	7,897.00
ADD :ENGINE PROTECT COVER	3,867.00	ADD :PA FOR OWNER DRIVER-GR36A	320.00
ADD :ENGINE PROTECT LOADING(ENGINE CC IS 2500 CC OR MORE)	251.00	ADD :PA-UN-NAMED-GR36B2	300.00
BASIC OD TOTAL	9,358.00	ADD :LL-PAID DRIVER, CONDUCTOR,CLEANER-IMT-28	50.00
ADD :Add on cover Key Replacement	300.00	TP TOTAL	8,567.00
ADD :ADD-ON COVER NIL DEPRECIATION POLICY	15,571.00	TOTAL PREMIUM	32,072.00
ADD :Add on cover Consumables	1,463.00	STAMP DUTY	0.50
LESS :SIP DISCOUNT	29,694.00	ADD :IGST	5,773.00
OD TOTAL	26,692.00	TOTAL AMOUNT	37,845.00
LESS :NO CLAIM BONUS-GR27	3,187.45		
MOTOR TOTAL OD	23,505.00		

* NCB discount - 35 %

Deductibles under Section-I : Compulsory Deductible 2000

Subject to IMT Endorsement Printed herein/attached to : IMT-22 , OIC-1:Nil Depreciation Cover , IMT-16 , IMT-28 , IMT-6

Details of IMT Endorsements are also available on the Company's Web Portal www.orientalinsurance.org.in

Hypothecation Agreement with: ORIENTAL BANK OF COMMERCE

Hire Purchase/Lessor Agreement with: -

In the event of a claim under the policy exceeding Rs.1lac or a claim for refund of premium exceeding Rs1lac,the insured will comply with the provisions of the AML policy of the Company.The AML policy is available in all our operating Offices as well as company's website.

The insurance under this policy is subject to conditions, clauses, warranties, exclusions, IMTs and OIC endorsements mentioned herein above which are available on Company's website: www.orientalinsurance.org.in or on demand from the policy issuing office.

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

Claim is not admissible if Driving License is found fake or is not valid whether or not in the knowledge of the insured.

I/We hereby certify that the policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of Motor Vehicles Act, 1988.

In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands at DO CHANNI (GSTIN: 24AAACT0627R2Z4) on 24-MAR-23

IMPORTANT NOTICE

The Insured is not Indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the MVAct, 1988 is recoverable from the Insured. See the Clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY".

Place : VADODARA

Date : 24/03/2023



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 172300/31/2023/7464

Entered By : Ronak N Vasava

The Oriental Insurance Company Limited

Examined By : Barot Vaibhav Narendra

Policy Printed By : OICL

IP :

Policy Printed On : 24-MAR-23 17:26:47

Authorised Signatory

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in

